

| IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND | | VOLUNTARY PETITION |
|---|---|---|
| IN RE (Name of debtor - Last, First, Middle) Haley, Alison Lee | NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle) | |
| ALL OTHER NAMES used by the debtor in the last 6 years | ALL OTHER NAMES used by the joint debtor in the last 6 years | |
| Last four digits of Social Security Number/Tax ID Number. (If more than one, state all.) 2063 | Last four digits of Social Security Number/Tax ID Number. (If more than one, state all.) | |
| STREET ADDRESS OF DEBTOR (No. & Street., City, State) 2013 Maplewood Drive Hagerstown, MD <div style="text-align: right;">ZIPCODE: 21740</div> | STREET ADDRESS OF DEBTOR (No. & Street., City, State) <div style="text-align: right;">ZIPCODE:</div> | |
| COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS Washington | COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS | |
| MAILING ADDRESS OF DEBTOR (If different from street address) <div style="text-align: right;">ZIPCODE:</div> | MAILING ADDRESS OF DEBTOR (If different from street address) <div style="text-align: right;">ZIPCODE</div> | |
| LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (If different from addresses listed above) <div style="text-align: right;">ZIPCODE:</div> | | |
| TYPE OF DEBTOR (Form of Organization) (Check One Box) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and provide the information requested below Type of entity _____ | Nature of Business (Check all boxes that apply) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11U.S.C. §101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Nonprofit Organization qualified under 15 U.S.C. §501(c)(3) | CHAPTER OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <input type="checkbox"/> Chapter 13 NATURE OF DEBTS (Check one Box) <input checked="" type="checkbox"/> Non-Business/Consumer <input type="checkbox"/> Business |
| Filing Fee (Check one box) <input checked="" type="checkbox"/> Filing fee paid upon filing <input type="checkbox"/> Filing fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) <input type="checkbox"/> Filing Fee Waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration | | Chapter 11 Debtors <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. §101(51D) <input type="checkbox"/> Debtor is not a small business as defined in 11 U.S.C. §101(51D) ----- Check If: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million. |
| STATISTICAL/ADMINISTRATIVE INFORMATION (Estimates only) | | THIS SPACE FOR COURT USE ONLY |
| <input type="checkbox"/> Debtor(s) estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor(s) estimates that after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. | | |
| ESTIMATED NUMBER OF CREDITORS 1-49 50-99 100-199 200 - 999 1000-5000 5001-10000 10001-25000 25001-50000 50001-100000 100000-Over <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | | |
| ESTIMATED ASSETS (In thousands of dollars) Under 50 50 - 100 100 - 500 500 - 999 1000 - 9999 10,000 - 99,000 100,000 - Over _____ <input checked="" type="checkbox"/> _____ _____ _____ _____ | | |
| ESTIMATED DEBTS (In thousands of dollars) Under 50 50 - 100 100 - 500 500 - 999 1000 - 9999 10,000 - 99,000 100,000 - Over _____ <input checked="" type="checkbox"/> _____ _____ _____ _____ | | |

| | | |
|---|---|------------|
| Voluntary Petition (This page must be completed and filed in every case) | Page 2 Name of Debtor(s): Alison Lee Haley | |
| PRIOR BANKRUPTCY CASE FILED WITHIN LAST 8 YEARS (If more than one, attach additional sheet) | | |
| Location Where Filed | Case Number | Date Filed |
| PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THIS DEBTOR (If more than one, attach additional sheet) | | |
| Name of Debtor | Case Number | Date filed |
| District | Relationship | Judge |
| Exhibit A (To be completed if debtor is required to file periodic reports (e.g. forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11.) ____ Exhibit "A" is attached and made a part of this petition. | Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner(s) named in the foregoing petition, declare that I have informed the petitioner(s) that (he, she, or they) may proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code. <div style="display: flex; justify-content: space-between;"> <u>/s/ Matthew C. Leefer</u> (Signature of Attorney) 03/19/2014 Date </div> | |
| Exhibit C | | |
| Does the Debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? NO | | |
| Exhibit D (To be completed and signed by every individual debtor.) | | |
| Exhibit D completed and signed by the debtor is attached and made a part of this petitions. | | |
| Information Regarding the Debtor (Check applicable boxes) | | |
| Venue (Check any applicable box) | | |
| <input checked="" type="checkbox"/> Debtor(s) has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding this Petition or for a longer part of such 180 days than in any other District. | | |
| <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. | | |
| <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. | | |
| Statement by a Debtor Who Resides as a Tenant of Residential Property Check all applicable boxes. | | |
| <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. If box is checked, complete the following.) | | |
| _____ (Name of Landlord that obtained judgment) | | |
| _____ (Address of Landlord) | | |
| <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and | | |
| <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. | | |

| | |
|--|---|
| Voluntary Petition (This page must be completed and filed in every case) | Page 3 Name of Debtor(s): Alison Lee Haley |
| SIGNATURES | |
| <p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7:] I am aware that I may proceed under Chapter 7, 11, or 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under Chapter 7. I request relief in accordance with the Chapter of Title 11, United States Code specified in this petition.</p> <p><u>/s/ Alison Lee Haley</u> Signature of Debtor</p> <p>X _____ Signature of Joint Debtor</p> <p>Date: 03/19/2014</p> | <p style="text-align: center;">Signature of a Foreign Representative</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one Box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by §1515 of title 11 are attached.</p> <p><input type="checkbox"/> Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____ (Signature) _____ (Printed Name) _____ (Date)</p> |
| <p style="text-align: center;">Signature of Attorney</p> <p><u>/s/ Matthew Leefer</u> Matthew Leefer 333 N. Main St., P. O. Box 171 Boonsboro, MD 21713 (301) 432-4116</p> <p>Date: 03/19/2014</p> | <p style="text-align: center;">Signature of Non-Attorney Petition Filer</p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, (2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor as required in that section. Official Form 19B is attached.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. §110)</p> <p>_____ Address</p> <p>X _____</p> <p>Date: _____</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provision of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 USC§110; 18USC§156</i></p> |
| <p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that the filing of this petition on behalf of the debtor has been authorized.</p> <p>_____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>Date: _____</p> | |

Exhibit D

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

In re: **Alison Lee Haley**
Debtor

Case No. _____
Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Debtor attests to the truth of, and includes in this statement, one of the five statements regarding credit counseling listed on Official Form 1, Exhibit D (12/08). Debtor understands that otherwise she is not eligible to file a bankruptcy case, the court can dismiss any case she does file, she will lose whatever filing fee she paid, and her creditors will be able to resume collection activities against her. She understands that if her case is dismissed and she files another bankruptcy case later, she may be required to pay a second filing fee and may have to take extra steps to stop creditors' collection activities.

(Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.)

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *(I have attached to my Petition, Schedules and related documents a copy of the certificate and a copy of any debt repayment plan developed through the agency.)*

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Alison Lee Haley

Date: 03/19/2014

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

In re: **Alison Lee Haley**
Debtor

Case No. _____
Chapter 7

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

| Name of Schedule | Attached Yes/No | No. of Sheets | Assets | Liabilities | Other |
|---|----------------------------|--------------------------|---------------------|---------------------|-------------------|
| A. Real Property | YES | 1 | \$215,800.00 | | |
| B. Personal Property | YES | 7 | \$34,597.00 | | |
| C. Property Claimed as Exempt | YES | 1 | | | |
| D. Creditors Holding Secured Claims | YES | 1 | | \$233,961.00 | |
| E. Creditors Holding Unsecured Claims With Priority | YES | 2 | | \$0.00 | |
| F. Creditors Holding Unsecured Claims Without Priority | YES | 3 | | \$40,823.00 | |
| G. Executory Contracts and Unexpired Leases | YES | 1 | | | |
| H. Co-Debtors | YES | 1 | | | |
| I. Current Income of Debtor(s) | YES | 1 | | | \$4,125.00 |
| J. Current Expenditures of Debtor(s) | YES | 1 | | | \$4,069.00 |
| Totals | | | \$250,397.00 | \$274,784.00 | |

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

In re: **Alison Lee Haley**
Debtor

Case No. _____
Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28U.S.C. 159)
[Individual Debtors Only]**

**The foregoing information is for statistical purposes only under 28 U.S.C. 159.
Summarize the following types of liabilities, as reported in the Schedules, and total them.**

| Type of liability | Amount |
|--|---------------|
| Domestic Support Obligations (from Schedule E) | \$0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | \$0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) | \$0.00 |
| Student Loan Obligations (from Schedule F) | \$0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E. | \$0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | \$0.00 |
| TOTAL | \$0.00 |

State the following:

| | |
|---|-------------------|
| Average Income (from Schedule I, Line 16) | \$4,125.00 |
| Average Expenses (from Schedule J, Line 18) | \$4,069.00 |
| Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20) | \$5,019.00 |

State the following:

| | | |
|--|---------------|--------------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | \$18,161.00 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column. | \$0.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$0.00 |
| 4. Total from Schedule F | | \$40,823.00 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | \$58,984.00 |

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

In re: **Alison Lee Haley**
Debtor

Case No. _____
Chapter 7

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and un-expired leases on this schedule. List them in Schedule G - Executory Contracts and Un-expired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY; NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT, OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTION OF ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--|------------------------------------|---|-------------------------|
| Fee simple interest in real property located at 2013 Maplewood Drive, Hagerstown, Maryland 21740, conveyed by Deed dated 04/27/2005 from Scott R. Haley and Alison L. Haley to Alison L. Haley, which Deed is recorded in Book 2644 page 0735 among the Land Records of Washington County, Maryland, and being the same property which was conveyed from Thomas and Linda Payne to Scott R. Haley and Alison L. Haley, which Deed is recorded in Book 1467 page 681 among the Land Records of Washington County, Maryland. The property is encumbered by a Deed of Trust dated 02/10/2009 to Countrywide Bank FSB, securing a Note in the original principal amount of \$236,000.00, which Deed of Trust is recorded in Book 3604 at page 349 among the Land Records of Washington County, Maryland, and was assigned to Green Tree Servicing, LLC on 05/20/2013, which Assignment is recorded in Book 4553 at page 114 among the Land Records of Washington County, Maryland. The property is also encumbered by a Deed of Trust dated 04/20/2009 to PNC Bank, securing a Note in the original principal amount of \$27,086.73, which is recorded in Book 3646 at page 356 among the Land Records of Washington County, Maryland. | | 215,800.00 | 233,961.00 |
| TOTAL | | \$215,800.00 | |

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

In re: **Alison Lee Haley**
Debtor

Case No. _____
Chapter 7

SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | O W N E R S H I P | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTION ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|---|---|---|
| 1. Cash on hand. | | Cash, Located w Debtor | S | 25.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Checking Account PNC Bank | S | 48.00 |
| | | Checking Account United | S | 47.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | See Attached List "A" to Schedule B. | S | 798.00 |
| 5. Books; pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | | See Attached List "B" to Schedule B. | S | 30.00 |
| 6. Wearing apparel. | | See Attached List "C" to Schedule B. | S | 167.00 |
| 7. Furs and jewelry. | | See Attached List "D" to Schedule B. | S | 50.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | X | | | |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10. Annuities. Itemize and name each issuer. | X | | | |
| 11. Interest in an education IRA as defined in 26 U.S.C. §530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. §529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. §521(c); Rule 1007(b)) | X | | | |

In re: **Alison Lee Haley**
Debtor

Case No. _____
Chapter 7

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | O W N E R S H I P | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTION ANY SECURED CLAIM OR EXEMPTION |
|---|------------------|---|---|---|
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. | | Retirement plan, with Employer, Washington County Board of County Commissioners | S | 25,198.00 |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments. | X | | | |
| 16. Accounts receivable. | X | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owing debtor including tax refunds. Give particulars. | | Net accrued wages, located w Employer Tax refunds or estimated excess income withheld in current tax year, payable next year. | S S | 1,052.00 230.00 |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. | X | | | |
| 20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. Other contingent and un-liquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |

In re: **Alison Lee Haley**
Debtor

Case No. _____
Chapter 7

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

| TYPE OF PROPERTY | N O N E | DESCRIPTION AND LOCATION OF PROPERTY | O W N E R S H I P | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTION ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|--|---|---|
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | 2006 Ford Fusion, 90,000 miles, VIN 3FAFP07246R241276 | S | 5,000.00 |
| | | 2003 Ford Focus, 131,807 miles, VIN 3FAFP31353R192445 | S | 2,000.00 |
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |
| 31. Animals. | X | | | |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| 35. Other personal property of any kind not already listed. Itemize. | | See Attached List "E" to Schedule B. | S | 90.00 |
| | | TOTAL | | \$34,597.00 |

4 Continuation Sheets Attached

Alison Lee Haley
Schedule B - Personal Property

Attached List "A"

4. Household goods, supplies and furnishings. Property is located at the residence.

| | |
|-----------------------------------|----|
| Coffee table, 2 end tables | 10 |
| TV Stand | 4 |
| Couch | 10 |
| Loveseat | 5 |
| Recliner | 20 |
| Ottoman | 3 |
| Bookshelf | 2 |
| Baker's rack | 3 |
| 2 Table lamps | 8 |
| Television | 25 |
| Picture | 3 |
| Mirror | 3 |
| 2 Sofa pillows | 2 |
| 2 Blankets/throws | 4 |
| 5 Picture frames | 5 |
| Chair | 10 |
| Recliner | 5 |
| Desk | 10 |
| End table | 2 |
| Bookshelf | 2 |
| Computer w printer | 25 |
| Lamp | 3 |
| 3 Picture frames | 3 |
| Vacuum cleaner & hand-held vacuum | 25 |
| Desk chair | 10 |
| Table & 6 chairs | 50 |
| Buffet | 20 |
| China cabinet | 20 |
| 2 Picture frames | 2 |
| 2 paintings | 6 |
| 3 Baskets | 30 |
| Christmas plates, 8-piece setting | 40 |
| Christmas glassware | 8 |
| Bakeware set | 25 |
| 2 Baking stones | 5 |
| 3 Cookie sheets | 3 |
| 2 Muffin tins | 1 |
| 2 Casserole pans | 2 |
| Measuring cups & spoons | 1 |
| 2-Piece set of silverware | 5 |
| Cooking utensils | 4 |

Alison Lee Haley
Schedule B - Personal Property

Attached List "A", continued

| | |
|---|----|
| Kitchen table w 4 chairs | 20 |
| Mixer | 2 |
| Toaster | 2 |
| Storage containers | 2 |
| Wall clock | 1 |
| Food processor | 5 |
| Canister set | 3 |
| Rotisserie oven | 10 |
| Bread maker | 10 |
| 2 Crock pots | 10 |
| Miscellaneous dishes | 10 |
| 8-Piece set of glassware | 3 |
| 8 Coffee mugs | 4 |
| Sugar dish & creamer | 2 |
| Breadbox | 2 |
| Potholders, dish towels | 2 |
| Blender | 3 |
| Electric skillet | 4 |
| Coffee maker | 3 |
| Iced tea maker | 3 |
| Knives | 10 |
| Miscellaneous small household items | 30 |
| Iron & ironing board | 3 |
| Bath mats, hamper | 2 |
| Personal care items | 10 |
| Double bed w headboard, mattress, box springs | 15 |
| Pillows, sheets, blankets, bedspreads, etc. | 26 |
| 2 Night stands | 10 |
| Dresser w mirror | 25 |
| Television table | 7 |
| 21" Television | 15 |
| 2 Table lamps | 4 |
| 3 Picture frames | 1 |
| 2 Radio/alarm clocks | 2 |
| Ipod docking station | 3 |
| Humidifier | 5 |
| Workbench | 5 |
| Desk | 5 |
| 3 Chairs | 3 |
| Assorted household tools | 10 |
| Shelf | 2 |
| Vanity & stool | 3 |
| Fan | 2 |

Alison Lee Haley
Schedule B - Personal Property

Attached List "A", continued

| | |
|--------------------------------|--------------|
| Sewing machine | 20 |
| TV trays | 3 |
| Assorted Christmas decorations | 10 |
| Sewing machine | 20 |
| Patio furniture | 7 |
| Gas grill | 15 |
| TOTAL | \$798 |

Attached List "B"

5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. Property is located at the residence or with Debtor.

| | |
|----------------|-------------|
| Assorted books | 10 |
| 20 DVDs | 20 |
| TOTAL | \$30 |

Attached List "C"

6. Wearing apparel. Property is located with Debtor or at the residence.

| | |
|---------------------|--------------|
| 3 Blazers | 15 |
| 2 Winter coats | 20 |
| 2 Fleece jackets | 10 |
| Raincoat | 5 |
| 2 Pairs of boots | 6 |
| 4 Pairs of shoes | 8 |
| 2 Pairs of slippers | 2 |
| 6 Sweaters | 18 |
| 7 Shirts | 14 |
| 4 Pairs of shorts | 8 |
| 6 Pairs of pants | 18 |
| 3 Dresses | 15 |
| 2 Skirts | 6 |
| 7 Pairs of socks | 2 |
| 2 Pairs of pajamas | 4 |
| 2 Hats | 1 |
| 3 Pairs of gloves | 2 |
| 4 Purses | 8 |
| 5 Belts | 5 |
| TOTAL | \$167 |

Alison Lee Haley
Schedule B - Personal Property

Attached List "D"

7. Jewelry. Property is located with Debtor or at the residence.

| | |
|---------------------|-------------|
| 2 Rings | 1 |
| 2 Watches | 1 |
| 4 Pairs of earrings | 12 |
| 3 Pins | 3 |
| 4 Necklaces | 8 |
| 5 Bracelets | 10 |
| Necklace | 15 |
| TOTAL | \$50 |

Attached List "E"

35. Other personal property of any kind not already listed. Property is located with Debtor or at the residence.

| | |
|-----------------------|-------------|
| Camera | 15 |
| 2 Pieces of luggage | 10 |
| Bicycle | 5 |
| Weight bench | 10 |
| Assorted garden tools | 5 |
| Step ladder | 5 |
| Small snow blower | 20 |
| 2 Snow shovels | 2 |
| Push lawnmower | 8 |
| Garden hose | 2 |
| Wheelbarrow | 3 |
| Weed trimmer | 5 |
| TOTAL | \$90 |

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

In re: **Alison Lee Haley**
Debtor

Case No. _____
Chapter 7

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (check one box) ☐ Check if debtor claims a homestead exemption that exceeds \$125,000.

☐ 11 U. S. C. § 522(b)(2)

☒ 11 U. S. C. § 522(b)(3)

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION |
|---------------------------------------|--|----------------------------|---|
| Real Property | MD Code, Cts. & Jud. Proc. §§ 11-504(b)5 & 11-504(f) | 0.00 | 215,800.00 Liens - \$233,961.00 |
| Cash | MD Code, Cts. & Jud. Proc. §§ 11-504(b)5 & 11-504(f) | 25.00 | 25.00 |
| Deposits | MD Code, Cts. & Jud. Proc. §§ 11-504(b)5 & 11-504(f) | 95.00 | 95.00 |
| Household goods | MD Code, Cts. & Jud. Proc. §§ 11-504(b)4 | 798.00 | 798.00 |
| Books, Pictures and other collections | MD Code, Cts. & Jud. Proc. §§ 11-504(b)5 & 11-504(f) | 30.00 | 30.00 |
| Wearing apparel | MD Code, Cts. & Jud. Proc. §§ 11-504(b)4 | 167.00 | 167.00 |
| Jewelry | MD Code, Cts. & Jud. Proc. §§ 11-504(b)5 & 11-504(f) | 50.00 | 50.00 |
| Retirement Funds | MD Code, Cts. & Jud. Proc. §§ 11-504(h) | 25,198.00 | 25,198.00 |
| Accrued wages | MD Code, Cts. & Jud. Proc. § 11-504(b)5 & 11-504(f) | 1,052.00 | 1,052.00 |
| Income tax refunds | | 92.00 | 92.00 |
| Automobiles | MD Code, Cts. & Jud. Proc. §§ 11-504(b)5 & 11-504(f) | 7,000.00 | 7,000.00 |
| Other personal property | MD Code, Cts. & Jud. Proc. §§ 11-504(b)5 & 11-504(f) | 90.00 | 90.00 |
| Total | | \$34,597.00 | \$250,397.00 |

0 Continuation Sheets Attached

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

In re: **Alison Lee Haley**
Debtor

Case No. _____
Chapter 7

Schedule D - Creditors Holding Secured Claims

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE | * | DATE CLAIM WAS INCURRED, NATURE OF LIEN AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN. | * | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION IF ANY |
|--|----------|---|----------|--|---|
| Account # **8177 Green Tree Servicing, LLC PO Box 94710 Palatine, IL 60094-4710 | S | 02/10/2009. Note & Deed of Trust to Countrywide Bank FSB, in the original principal amount of \$236,000.00, recorded in Book 3604 at page 349 among the Land Records of Washington County, Maryland. Assigned to Green Tree Servicing, LLC on 05/20/2013 , recorded in Book 4553 at page 114 among the Land Records of Washington County, Maryland. The real property securing the claim is described on Schedule A, and is valued at \$215,800. | | 217,026.00 | 1,226.00 |
| Account # **6457 PNC Bank PO Box 747032 Pittsburgh, PA 15274-7032 | | 04/20/2009. Note & Deed of Trust in the original principal amount of \$27086.73, recorded in Book 3646 at page 356 among the Land Records of Washington County, Maryland. The real property securing the claim is described on Schedule A, and is valued at \$215,800. | | 16,935.00 | 16,935.00 |
| Totals | | | | \$233,961.00.00 | \$18,161.00 |

* C - Co-Debtor; H - Husband; W - Wife; J - Joint

** C - Contingent; U - Unliquidated; D - Disputed

0 Continuation Sheets Attached

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

In re: **Alison Lee Haley**
Debtor

Case No. _____
Chapter 7

Schedule E - Creditors Holding Unsecured Priority Claims

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. §112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriated schedule of

creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether husband, wife of both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may place an "X" in more than one of these columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of claims entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form

X Check here if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. §507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11U.S.C. §507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(5).

In re: **Alison Lee Haley**
Debtor

Case No. _____
Chapter 7

Schedule E - Creditors Holding Unsecured Priority Claims, Continued

___ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §507(a)(6).

___ Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use that were not delivered or provided. 11 U.S.C. §507(a)(7)

___ Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507(a)(8).

___ Commitments to Maintain the Capital of an Insured Depository Institution.

Claims based on commitments to the FDIC, RC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. §507(a)(9).

___ Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. §507(a)(10).

- Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheet(s) attached.

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

In re: **Alison Lee Haley**
Debtor

Case No. _____
Chapter 7

**Schedule F - Creditors Holding Unsecured Claims
Without Priority.**

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE | * | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | ** | AMOUNT OF CLAIM |
|---|---|--|----|--------------------|
| Account # **9080 Bosco's PO Box 71106 Charlotte, NC 28272-1106 | | Charges for miscellaneous purchases of consumer goods and/or services on credit account at various times. | | 175.00 |
| Account # 4337 Cash, LLC P. Scott Lowery, PC 5680 Greenwood Plaza BLVD STE 500 Greenwood Village, CO 80111 | | Collection account, basis unknown. | | 0.00 |
| Account # **0451 Comenity/Bon Ton PO Box 182125 Columbus, OH 43218-2125 | | Charges for miscellaneous purchases of consumer goods and/or services on credit account at various times. | | 308.00 |
| Account # **7153 Comenity/Christopher & Banks PO Box 659728 San Antonio, TX 78265-9728 | | Charges for miscellaneous purchases of consumer goods and/or services on credit account at various times. | | 423.00 |
| Account # **1438 Discover Bank PO Box 30421 Salt Lake City, UT 54130-0421 <u>Claim collected by:</u> Schlee & Stillman, LLC PO Box 2780 Farmington Hills, MI 48334 | | Charges for miscellaneous purchases of consumer goods and/or services on credit account at various times. Claim is the subject of a lawsuit in the District Court of Maryland for Washington County, Case No. 11020000162-2014, scheduled for trial on 04/04/2014. | | 16,912.00 |

* C - Co-Debtor; H - Husband; W - Wife; J - Joint

** C - Contingent; U - Unliquidated; D - Disputed

SUBTOTAL

\$17,818.00

2 Continuation Sheet(s) Attached.

In re: **Alison Lee Haley**
Debtor

Case No. _____
Chapter 7

**Continuation Sheet to Schedule F - Creditors Holding
Unsecured Claims Without Priority.**

| <u>Creditor's Name and Address</u> | <u>Description of Claim</u> | <u>Amount of Claim</u> |
|---|---|----------------------------|
| Account # **3371 GECRB/JCP Attn: Bankruptcy Dept. PO Box 103104 Roswell, GA 30076 | Charges for miscellaneous purchases of consumer goods and/or services on credit account at various times. | 369.00 |
| Account # **9922 HSBC Card Services / GM Card PO Box 37281 Baltimore, MD 21297-3281 | Charges for miscellaneous purchases of consumer goods and/or services on credit account at various times. | 12,325.00 |
| Account # **8416 HSBC Retail Services / Kawasaki PO Box 17602 Baltimore, MD 21297-1602 | Charges for miscellaneous purchases of consumer goods and/or services on credit account at various times. | 3,533.00 |
| Account # **0804 Kohl's PO Box 3043 Milwaukee, WI 53201-3043 | Charges for miscellaneous purchases of consumer goods and/or services on credit account at various times. | 703.00 |
| Account # **5300 Macy's PO Box 18308 Columbus, OH 43218-3083 | Charges for miscellaneous purchases of consumer goods and/or services on credit account at various times. | 217.00 |
| Account # **9906 Target PO Box 660170 Dallas, TX 75266-0170 <u>Claim collected by:</u> First Source Advantage, LLC 205 Bryant Woods S Buffalo, NY 14228-3609 | Charges for miscellaneous purchases of consumer goods and/or services on credit account at various times. | 550.00 |

SUBTOTAL

\$17,697.00

In re: **Alison Lee Haley**
Debtor

Case No. _____
Chapter 7

**Continuation Sheet to Schedule F - Creditors Holding
Unsecured Claims Without Priority.**

**Creditor's Name
and Address**

Description of Claim

**Amount
of Claim**

| | | | | |
|--|--|---|--|----------|
| Account # **2129 US Bank PO Box 790408 St. Louis, MO 63179-0408 | | Charges for miscellaneous purchases of consumer goods and/or services on credit account at various times. | | 3,983.00 |
| Account # **5768 WalMart/ GECRB Attn: Bankruptcy Dept. PO Box 103104 Roswell, GA 30076 | | Charges for miscellaneous purchases of consumer goods and/or services on credit account at various times. | | 1,325.00 |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

Continuation Sheet 2 of 2.

SUBTOTAL
TOTAL

\$5,308.00
\$40,823.00

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

In re: **Alison Lee Haley**
Debtor

Case No. _____
Chapter 7

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

NONE < State "None" if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|---|
| | |

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND

In re: Alison Lee Haley
Debtor

Case No. _____
Chapter 7

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. §112; Fed. Bankr. P. 1007(m).

X < Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
| | |

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

In re: **Alison Lee Haley**
Debtor

Case No. _____
Chapter 7

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR

| | | | |
|--|---|---------------------------------------|---------------|
| Debtor's Marital Status: | | DEPENDENTS OF DEBTOR AND SPOUSE | |
| Unmarried | | RELATIONSHIP: | AGE: 17 years |
| Employment: | DEBTOR | SPOUSE | |
| Occupation: | Accounts Receivable Specialist | | |
| Name of Employer | Washington County Board of County Commissioners | | |
| How long employed | 11.5 years | | |
| Address of Employer | 100 W Washington St., Hagerstown, me 21740 | | |
| Income: (Estimate of average monthly income) | | DEBTOR | SPOUSE |
| 1. Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.) | | 2827 | |
| 2. Estimated monthly overtime | | | |
| 3. SUBTOTAL | | | |
| 4. LESS PAYROLL DEDUCTIONS | | | |
| a. Payroll taxes and social security | | 706 | |
| b. Insurance | | 118 | |
| c. Union dues | | | |
| d. Other (Specify) Pension - \$156 & Charity - \$6 | | 162 | |
| 5. SUBTOTAL OF PAYROLL DEDUCTIONS | | 986 | |
| 6. TOTAL NET MONTHLY TAKE HOME PAY | | 1841 | |
| 7. Regular income from operation of business or profession or farm. (Attach detailed statement) | | | |
| 8. Income from real property | | | |
| 9. Interest and dividends | | | |
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. | | 2192 | |
| 11. Social security or other government assistance (Specify) | | | |
| 12. Pension or retirement income | | | |
| 13. Other monthly income (Specify) Pro-rated tax refunds | | 92 | |
| 14. SUBTOTAL OF LINES 7 THROUGH 13 | | 2284 | |
| 15. TOTAL MONTHLY INCOME (Add amounts shown on lines 6 & 14) | | 4125 | |
| 16. TOTAL COMBINED MONTHLY INCOME | N/A | (Report also on Summary of Schedules) | |

17. Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document.

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

In re: **Alison Lee Haley**
Debtor

Case No. _____
Chapter 7

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or to show monthly rate.

___ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | |
|---|-------------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | 1502 |
| a. Are real estate taxes included? Yes | |
| b. Is property insurance included? Yes | |
| 2. Utilities: a. Electricity and heating fuel | 275 |
| b. Water and Sewer | 100 |
| c. Telephone | 150 |
| D, Other Cable Television | 108 |
| 3. Home maintenance (repairs and upkeep) | 100 |
| 4. Food & household expense | 620 |
| 5. Clothing | 125 |
| 6. Laundry and dry cleaning | 20 |
| 7. Medical and dental expenses | 380 |
| 8. Transportation (not including car payments) | 200 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | |
| 10. Charitable contributions | |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | |
| a. Homeowner's or renter's | |
| b. Life | |
| c. Health | |
| d. Auto | 169 |
| e. Other | |
| 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) | |
| 13. Installment payments: (Chapter 12 and 13 cases, do not list payments included in the plan) | |
| a. Auto | |
| b. Other – Home Equity Line of Credit | 320 |
| c. Other | |
| 14. Alimony, maintenance, and support paid to others | |
| 15. Payments for support of additional dependents not living at your home | |
| 16. Regular expenses from operation of business, profession, or farm (attach statement) | |
| 17 Other - | |
| 18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) | \$4069 |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: | |
| 20. STATEMENT OF MONTHLY NET INCOME | |
| a. Total monthly income from Line 16 of Schedule I | \$4,125.00 |
| b. Total monthly expenses from Line 18 above | \$4,069.00 |
| c. Monthly net income (a. minus b.) | \$56.00 |

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

In re:

Alison Lee Haley

Debtor

*

*

*

**Case No.
Chapter 7**

* * * * *

DECLARATION CONCERNING DEBTOR'S SCHEDULES

**DECLARATION UNDER PENALTY OF PERJURY
BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of Twenty-two (22) pages, (including this page) and that they are true and correct to the best of my knowledge, information, and belief.

Date: **03/19/2014**_____

Signature: **/s/ Alison Lee Haley**_____

Penalty for making a false statement or concealing property:

Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

In re:

Alison Lee Haley

Debtor

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*

*

**Case No.
Chapter 7**

* * * * *

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete questions 16 - 21. **Each question must be answered. If the answer to any question is "None," or the question is not applicable, answer the question "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2). (31).

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | | SOURCE (if more than one) |
|---------------|-------------|---------------------------|
| 2014 to date: | \$6,403.30 | Present employer |
| 2013: | \$33,924.39 | Present employer |
| 2012: | \$32,053.59 | Present employer |

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Since divorce from Scott Randolph Haley in 2003, Ms Haley has received alimony and child support. The current weekly amount is \$505.75.

3. Payments to creditors

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installments purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case, unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

To listed secured creditor, Green Tree Servicing, LLC, regular monthly payments of \$1,501.65. The approximate balance of the loan is \$217,026.

To listed secured creditor PNC Bank, regular monthly payments of \$318.59. The approximate balance of the loan is \$16,935.

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 day** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,850. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

4. Suits, executions, garnishments and attachments

a. List all suits to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

In the District Court of Maryland for Washington County: *Discover Bank vs. Alison Haley*, Case No. 110200001642014; Civil contract claim; scheduled for trial on 04/04/2014.

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

7. Gifts

List all gifts or charitable contributions made within **one year** immediately preceding the filing of this bankruptcy case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include information concerning gifts of contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

8. Losses

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME & ADDRESS OF PAYEE | DATE OF PAYMENT NAME OF PAYER IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION & VALUE OF PROPERTY |
|---|--|--|
| Matthew C. Leefer | 01/30/2014 | 300.00 |
| Attorney for the Debtor herein | 02/21/2014 | 503.00 |
| (payment includes the court's filing fee in this case) | 03/10/2014 | 503.00 |
| Pre-petition debt counseling | 02/17/2014 | 49.00 |
| ACCC- monthly through 12/16/2013 | | 502.00 |

10. Other transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the filing of this bankruptcy case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

A savings account with PNC Bank, having a \$0.00 balance, was closed some time within 1 year.

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the filing of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

None

15. Prior address of debtor

If the debtor has moved within the **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

None

16. Spouses and former spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

None

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

18. Nature, location and name of business

a. If the debtor is an individual, list the names and addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full or part time within **six years** immediately preceding the commencement of this case or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is “single asset real estate” as defined in 11 U.S.C. § 101.

None

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

In re:

Alison Lee Haley

Debtor

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Case No.

Chapter 7

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**DECLARATION CONCERNING
STATEMENT OF FINANCIAL AFFAIRS**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, consisting of Seven (7) pages (including this page), and that they are true and correct to the best of my knowledge, information, and belief.

Dated: **03/19/2014** _____

/s/ Alison Lee Haley _____

0 Continuation Sheets Attached

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

In re:

Alison Lee Haley

Debtor

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*

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Case No.

Chapter 7

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COVER SHEET FOR LIST OF CREDITORS (MAILING MATRIX)

I, Alison Lee Haley, hereby certify under penalty of perjury that the attached list of creditors which comprises the Creditors' Mailing Matrix, and which consists of Two (2) printed pages, is true, correct and complete to the best of my knowledge.

Dated: **03/19/2014** _____

/s/ Alison Lee Haley _____

Boscov's
PO Box 71106
Charlotte, NC 28272-1106

Cash, LLC
P. Scott Lowery, PC
5680 Greenwood Plaza BLVD STE 500
Greenwood Village, CO 80111

Comenity/Bon Ton
PO Box 182125
Columbus, OH 43218-2125

Comenity/Christopher & Banks
PO Box 659728
San Antonio, TX 78265-9728

Discover Bank
PO Box 30421
Salt Lake City, UT 54130-0421

First Source Advantage, LLC
205 Bryant Woods S
Buffalo, NY 14228-3609

GEICOR/JCP
Attn: Bankruptcy Dept.
PO Box 103104
Roswell, GA 30076

Green Tree Servicing, LLC
PO Box 94710
Palatine, IL 60094-4710

HSBC Card Services / GM Card
PO Box 37281
Baltimore, MD 21297-3281

HSBC Retail Services / Kawasaki
PO Box 17602
Baltimore, MD 21297-1602

Kohl's
PO Box 3043
Milwaukee, WI 53201-3043

Macy's
PO Box 183083
Columbus, OH 43218-3083

PNC Bank
PO Box 747032
Pittsburgh, PA 15274-7032

Schlee & Stillman, LLC
PO Box 2780
Farmington Hills, MI 48334

Target
PO Box 660170
Dallas, TX 75266-0170

US Bank
PO Box 790408
St. Louis, MO 63179-0408

WalMart/ GECRB
Attn: Bankruptcy Dept.
PO Box 103104
Roswell, GA 30076